

Electronic Acknowledgement Receipt

EFS ID:	2664592
Application Number:	10697114
International Application Number:	
Confirmation Number:	8439
Title of Invention:	Systems and methods for risk based determination of a form for debiting an account of a payer for a payment made to a payee on behalf of the payer
First Named Inventor/Applicant Name:	Peter J. Kight
Customer Number:	72386
Filer:	Rhett Stephen White/Cindy Lehmut
Filer Authorized By:	Rhett Stephen White
Attorney Docket Number:	23952-0042
Receipt Date:	03-JAN-2008
Filing Date:	31-OCT-2003
Time Stamp:	12:28:29
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement Letter	23952_0042_Supplement_Information_Disclosure_State ment.pdf	39395 ca11af481c0646196ce347fe22b03ba1 5447ca7	no	2

Warnings:

Information:

2	Information Disclosure Statement (IDS) Filed	23952_0042_PTO_1449_Fo rm.pdf	746166 33eecbbe21de6290f4950d1eff2ca543 0d7ad74	no	4
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Warnings:

Information:

3	NPL Documents	23952_0042_NPL_Refere nce.pdf	131660 39522b10421ec3c02ac600b498760a3 072cedbb0	no	5
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Warnings:

Information:

4	Information Disclosure Statement Letter	23952_0042_Disclosure_U nder_1_56.pdf	131660 39522b10421ec3c02ac600b498760a3 072cedbb0	no	5
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Warnings:

Information:

Total Files Size (in bytes):	1048881
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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.